

**Information to identify the case:**

Debtor 1	<u>          Jessica S Carey          </u>	Social Security number or ITIN	xxx-xx-6405
	First Name    Middle Name    Last Name	EIN	--_-----
Debtor 2	<u>  </u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	--_-----
United States Bankruptcy Court    District of New Jersey			
Case number:	18-32224-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jessica S Carey  
aka Jessica S Hogle

2/22/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jessica S Carey  
 Debtor

Case No. 18-32224-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db +Jessica S Carey, 307 Tower Lane, Sewell, NJ 08080-3850  
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 517861385 +Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 517861387 +Mantua Township Utilities Authority, 397 Main Street, Mantua, NJ 08051-1049  
 517861388 #+McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 517861390 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 517861391 +South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406  
 517861392 +South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 517861394 +Tenaglia & Hunt PA, 395 W. Pssaic Street Suite 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517861380 +E-mail/Text: bankruptcy@pepcoholdings.com Feb 23 2019 00:13:17 Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600  
 517861381 +EDI: TSYS2.COM Feb 23 2019 04:38:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 517861382 EDI: CAPITALONE.COM Feb 23 2019 04:38:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 517861383 +E-mail/Text: jennifer.macedo@gatewayonlending.com Feb 23 2019 00:13:04 Gateway One Lending &, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293  
 517861384 +EDI: IIC9.COM Feb 23 2019 04:38:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 517861386 +EDI: CBSKOHLS.COM Feb 23 2019 04:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517861386 +E-mail/Text: bncnotices@becket-lee.com Feb 23 2019 00:12:55 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517861389 +E-mail/Text: bankruptcy@loanpacific.com Feb 23 2019 00:15:17 Pacific Union Financial, Mail Stop 60130, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071  
 517861393 +EDI: WTRRN BANK.COM Feb 23 2019 04:38:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 517861395 +EDI: CITICORP.COM Feb 23 2019 04:38:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 517861396 EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon FIOS, PO BOX 15124, Albany, NY 12212-5124  
 517861397 +EDI: VERIZONCOMB.COM Feb 23 2019 04:33:00 Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051  
 517861398 +EDI: WFFC.COM Feb 23 2019 04:38:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Feb 22, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Joseph J. Rogers on behalf of Debtor Jessica S Carey jjresq@comcast.net, jjresql@comcast.net  
Rebecca Ann Solarz on behalf of Creditor PACIFIC UNION FINANCIAL, LLC rsolarz@kmlawgroup.com  
Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6